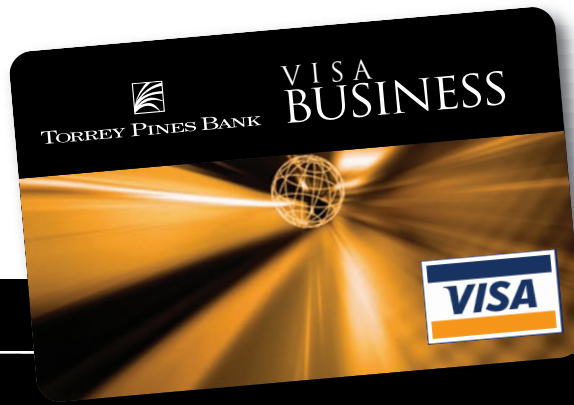


CREDIT CARD
APPLICATION



Apply now for your new
Torrey Pines Bank
Business Credit Card

NOW WITH
dream points



 TORREY PINES BANK

WHERE BUSINESS GETS DONE.

Torrey Pines Bank **CREDIT DISCLOSURES**

Annual Percentage Rate (APR) for Purchases	For VISA® Business: 13.24% *	<p>* The information on the Annual Percentage Rate is accurate as of 12-1-09.</p> <p>** If we do not receive your required minimum payment for two consecutive billing periods, your Default APR will be 18%. The Default APR will remain in effect until, in a subsequent one-month billing cycle period you make your required Minimum Payment on a timely basis for that billing cycle; then the Default APR will no longer apply.</p> <p>*** The Prime Rate used to determine your APR is the rate published in the Money Rates column of the Wall Street Journal on the 1st processing day of the following month after the prime change. If the Wall Street Journal Prime Rate ceases to exist, we will select a comparable Prime Rate Index.</p> <p>**** After a grace period of five days.</p>
Other APRs	Default Rate: 18% See explanation to the right **	
Variable Rate Information	Your APR for purchases may vary. The rate is determined monthly by adding 9.99% to the Prime Rate. See explanation to the right ***	
Grace Period for Repayment of Balances for Purchases	25 days	
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)	
Annual Fees	None	
Minimum Finance Charge	\$1.00 if billing periods ends with a balance due.	
Transaction Fee for Purchases	None	
Other Fees	Late Payment Fee: \$29 **** Overlimit Fee: \$25	



Improve and Simplify Your Business Expenses

The Torrey Pines Bank Business Credit Card is the ideal business partner, designed to provide a generous revolving line of credit to help manage business expenses and time more effectively.

Benefits:

- Simplify arranging and paying for employee travel and entertainment.
- Separate business and personal expenses.
- Track expenses more efficiently and reduce paperwork with flexible billing options.
- Utilize available management reports to monitor card activity. Simplify recordkeeping and tax preparation, saving time and money.
- Improve cash flow by extending payments when necessary.
- Cover routine unforeseen business expenses.



With our new Dream Points rewards program, your Torrey Pines Bank Business Credit Card enables you to earn exciting Rewards points whenever you use your card. Choose from hundreds of rewards options including discounted travel, brand-name merchandise, gift cards, cruises, hotel stays and free airline tickets.

Our Card Program

Offers More Points than Many Others

With Dream Points, you'll earn 1 point for every dollar you spend! Just use your Torrey Pines Bank Business Credit Card whenever you make a purchase. Points are updated monthly and can be redeemed just by calling toll-free to 1-800-871-7241, 24 hours a day or visiting our website and clicking on "Dream Points".

Choose from Hundreds of Reward Options

- **Travel Rewards**
 - Vacation Get-Aways
 - Cruises
 - Free Airline Tickets and Discounted Airfares
- **Gift Card Rewards**
- **Brand-Name Merchandise**

ADDITIONAL EMPLOYEE CARDHOLDERS:

To expedite delivery of new cards to employees you wish to have credit cards, please complete the request for information below for each card holder. If your company would like cards for additional employees, you may create a separate sheet with each additional employee card holder's information. When completed, please return all cardholders' information with this application. If you have questions or need assistance, please contact your relationship manager at 858-523-4630.

Credit Line Limit:** \$ _____		
Cardholder Name: _____		
Mother's Maiden Name: _____		
Social Security Number: _____	Date of Birth: / / _____	
Company Name: _____		
Street: _____		
City: _____	State: _____	Zip: _____
Home Phone: () _____	Work Phone: () _____	

Credit Line Limit:** \$ _____		
Cardholder Name: _____		
Mother's Maiden Name: _____		
Social Security Number: _____	Date of Birth: / / _____	
Company Name: _____		
Street: _____		
City: _____	State: _____	Zip: _____
Home Phone: () _____	Work Phone: () _____	

**Credit limits must be in increments of \$100 and the combined total of all cardholders cannot exceed the "Total Credit Limit" requested on the front side.

AUTHORIZATION AND CERTIFICATION:

By signing this Application, the Business identified on this Application requests Torrey Pines Bank to issue one or more Visa Business Credit Cards to the individuals listed on this application and any attachments, as indicated on the front of this Application. Torrey Pines Bank is hereafter referred to as "Bank". The persons signing below represent that all of the information provided herein, is true and correct and, if the Business is not a sole proprietor, that they are authorized to sign this Application on behalf of the Business. The Business authorizes the Bank to verify the information provided in this Application and agrees to provide such additional information about the Business or its principal owner(s) as the Bank may request, both now and in the future.

The undersigned understand that Torrey Pines Bank is a state non-member bank that, among other things, issues credit cards to customers. By signing this application and using the card(s), we agree that all cards will be used solely for business purposes and agree to all terms of the Business Credit Card Agreement, as amended from time to time.

BY SIGNING BELOW I AM CERTIFYING THAT REQUESTED INFORMATION ON ALL OWNERS WITH A 20% OR MORE OWNERSHIP INTEREST IN THE BUSINESS HAS BEEN ATTACHED AND DISCLOSED ON THIS APPLICATION.

Authorized Representative Print name(s):	Signature(s):	Title:	Date: / /
			/ /
			/ /

BANK USE ONLY

Branch #:	Branch Name:	Officer Name:	Date:

INSTRUCTIONS: PERSONAL FINANCIAL STATEMENT

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, tax ID number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying.

- When completed, you can fax this form back to _____ OR mail it to _____, to the attention of _____.

If you have questions regarding this form, please call 858-523-4630 and ask to speak with your relationship manager.

REQUIRED: If you intend this obligation to be "sole and separate," check the box located at below.

Important: Your statement must be signed by the guarantor, and his or her spouse if the Community Obligation box is checked.

IMPORTANT NOTICE: Under California law, property (including salary and wages) acquired by either spouse during marriage is the community property of both. Property acquired before marriage by gift or inheritance and the income there from is the sole and separate property of the spouse who acquired it, but it may thereafter become community property (in whole or in part) under certain circumstances. Please consult your legal and financial advisers if you are uncertain about the status of any property.

PERSONAL INFORMATION: (Please Print)

Unless otherwise indicated by checking the box below, this financial statement is submitted as a community financial statement in support of an obligation that will bind the undersigned's marital community.

Sole and Separate Obligation: This financial statement is submitted as a sole and separate financial statement to support a sole and separate obligation of the undersigned (and is not based upon the creditworthiness of the marital community, if any.) All sole and separate income, assets and debts for which I am obligated are listed below. No community property (such as wages and salary) is listed below and no information (except name) is provided on my spouse (if any).

Personal Financial Statement As Of: _____ / _____ / _____

Name: _____			Employer: _____		
Address: _____			Position: _____		Years: _____
City: _____	State: _____	Zip: _____	Email: _____		
Home Phone: () _____		Work Phone: () _____			
Social Security Number: -		Date of Birth: / /			
Co-Applicant Name: _____			Co-Applicant Social Security Number: -		
			Date of Birth: / /		

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. In compliance with the USA Patriot Act Sec. 326, we will ask for your name, address, date of birth and driver's license number and issue and expiration dates which will allow us to identify you.

Drivers License Number: _____		State: _____	
Date Issued: _____	Expires: _____		

ASSETS:	VALUE:	LIABILITIES	VALUE:
Cash in Torrey Pines Bank	\$	Notes Payable to Torrey Pines Bank	\$
Cash in Other Banks	\$	Notes Payable to Other Banks	\$
Cash Surrender Value of Life Insurance (schedule A)	\$	Accounts Payable/Credit Cards	\$
Stocks & Bonds (schedule B)	\$	Taxes Payable	\$
IRA and Tax Deferred Accounts	\$	Loans on Life Insurance (Schedule A)	\$
Est Real Estate Market Value (Schedule C)	\$	Loans on Vehicles	\$
Receivables — Secured by Real Estate Only	\$	Real Estate Indebtedness (Schedule C)	\$
Autos and Personal Property	\$	Other Debts (Itemize)	
Other Assets (Describe)			
<input type="checkbox"/> (See Attached Itemization)		<input type="checkbox"/> (See Attached Itemization)	
Total Assets:	\$	Total Liabilities:	\$
		Net Worth (Total Assets Minus Total Liabilities):	\$

NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Agreement

